

Obama Adviser Jonathan Gruber In 2009: Obamacare Will Not Be Affordable

by PATRICK HOWLEY | [DAILY CALLER](#) | DECEMBER 30, 2014



President Obama's health care adviser Jonathan Gruber said that the Affordable Care Act would definitely not be affordable while he was writing the bill with the White House.

As Gruber continues to withhold documents while he awaits a call-back for more testimony before the House Oversight and Government Reform Committee in the new year, more shocking information is coming to light detailing the deceptions that went into the writing of the health-care law. ([RELATED: Daily Caller Publishes First Video Of Gruber Calling The American People 'Stupid'.](#))

Gruber said that Obamacare had no cost controls in it and would not be affordable in an [October 2009 policy brief](#), presented here exclusively by TheDC. At the time, Gruber had already [personally counseled](#) Obama in the Oval Office and served on Obama's presidential transition team. Obama, meanwhile, [told the American people](#) that their premiums would go down dramatically.

"The problem is it starts to go hand in hand with the mandate; you can't mandate insurance that's not affordable. This is going to be a major issue," Gruber admitted in an October 2, 2009 lecture, the transcript of which comprised the policy brief.

"So what's different this time? Why are we closer than we've ever been before? Because there are no cost controls in these proposals. Because this bill's about coverage. Which is good! Why should we hold 48 million uninsured people hostage to the fact that we don't yet know how to control costs in a politically acceptable way? Let's get the people covered and then let's do cost control."

Gruber also said that the only way to control costs is to effectively deny treatment.

"The real substance of cost control is all about a single thing: telling patients they can't have something they want. It's about telling patients, 'That surgery doesn't do any good, so if you want it you have to pay the full cost.'"



“There’s no reason the American health care system can’t be, ‘You can have whatever you want, you just have to pay for it.’ That’s what we do in other walks of life. We don’t say everyone has to have a large screen TV. If you want a large screen TV, you have to pay for it. Basically the notion would be to move to a level where everyone has a solid basic insurance level of coverage. Above that people pay on their own, without tax-subsidized dollars, to buy a higher level of coverage.”

And despite the president’s pitches to the contrary, Obama also knew that his health care bill was unlikely to control costs, Gruber said.

“I wish that President Obama could have stood up and said, ‘You know, I don’t know if this bill is going to control costs. It might, it might not. We’re doing our best. But let me tell you what it’s going to do...’” Gruber [said on a San Francisco podcast](#) in 2012.

“If he could make that speech? Instead, he says ‘I’m going to pass a bill that will lower your health care costs.’ That sells. Now, I wish the world was different. I wish people cared about the 50 million uninsured in America...But, you know, they don’t. And I think, once again, I’m amazed politically that we got this bill through.”

ObamaCare Fines Rising In 2015, IRS Prepares To Collect

by [FOX NEWS](#) | DECEMBER 29, 2014

Don't have health insurance? Get ready to pay up. The ObamaCare-mandated fines for not having insurance are rising in 2015 -- and for the first time, will be collected by the Internal Revenue Service.

The individual requirement to buy health insurance went into effect earlier this year. But this coming tax season is the first time all taxpayers will have to report to the IRS whether they had health insurance for the prior year.



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The fines for the 2014 year were relatively modest -- \$95 per person or 1 percent of household income (above the threshold for filing taxes), whichever is more.

But insurance scofflaws face a sharp increase if they don't get covered soon. The fine will jump in 2015 to \$325 or 2 percent of income, whichever is higher. By 2016, the average fine will be about \$1,100, based on government figures.

The insurance requirement and penalties remain the most unpopular part of the health care law. They were intended to serve a broader purpose by nudging healthy people into the insurance pool, helping to keep premiums more affordable. But the application of fines in 2015 could renew criticism of the law, at a time when Republicans are taking control of Congress and looking at ways to undercut the policy.

According to government figures, tens of millions of people still fall into the ranks of the uninsured.

Unclear is how many would actually be assessed a fine. The law offers about 30 different exemptions, most of which involve financial hardships. Further, it's unclear how aggressively the IRS would go after the fines.

Many taxpayers may be able to get a pass.

Based on congressional analysis, tax preparation giant H&R Block says roughly 4 million uninsured



people will pay penalties and 26 million will qualify for exemptions from the list of waivers.

Deciding what kind of waiver to seek could be crucial. Some can be claimed directly on a tax return, but others involve mailing paperwork to the Department of Health and Human Services. Tax preparation companies say the IRS has told them it's taking steps to make sure taxpayers' returns don't languish in bureaucratic limbo while HHS rules on their waivers.

TurboTax has created a free online tool called "Exemption Check" for people to see if they may qualify for a waiver. Charges apply later if the taxpayer files through TurboTax. People also can get a sense of the potential hit by going online and using the Tax Policy Center's Affordable Care Act penalty calculator.

Timing also will be critical for uninsured people who want to avoid the rising penalties for 2015.

That's because Feb. 15 is the last day of open enrollment under the health law. After that, only people with special circumstances can sign up. But just 5 percent of uninsured people know the correct deadline, according to a Kaiser Family Foundation poll.

"We could be looking at a real train wreck after Feb. 15," said Stan Dorn, a health policy expert at the nonpartisan Urban Institute. "People will file their tax returns and learn they are subject to a much larger penalty for 2015, and they can do absolutely nothing to avoid that."

In a decision that allowed Obama's law to advance, the Supreme Court ruled in 2012 that the coverage requirement and its accompanying fines were a constitutionally valid exercise of Congress' authority to tax.

Sensitive to political backlash, supporters of the health care law have played down the penalties in their sign-up campaigns. But stressing the positive -- such as the availability of financial help and the fact that insurers can no longer turn away people with health problems -- may be contributing to the information gap about the penalties.

ObamaCare fines rising in 2015, IRS prepares to collect VIDEO BELOW
<http://www.foxnews.com/politics/2014/12/30/obamacare-fines-rising-in-2015-irs-prepares-to->

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